

**Amendments to the Claims:**

The listing of Claims will replace all prior versions and listings of the Claims in the application:

**Listing of Claims**

1. (Currently Amended) A method of managing an underwriting account for an insurance policy, the method comprising:
  - establishing a plurality of participants, wherein a customer assigned to an account represents a participant;
  - assigning each participant of the plurality of participants to an a first account;
  - assigning at least one of the plurality of participants also to a second account;
  - storing data related to the plurality of participants, and the first account and the second account in a database comprising a data structure, said data structure comprising a customer entity class and an account entity class,
  - wherein a the customer entity class includes a plurality of customer entities that store data related to the plurality of participants, and
  - ~~at least one of the plurality of customer entities establishes a foreign key relationship with at least one of a plurality of account entities of an account entity class,~~
  - wherein the account entity class includes a plurality of account entities that store data related to the first account and the second account ~~a plurality of other accounts,~~
  - wherein at least one of the plurality of customer entities establishes a foreign key relationship with at least one of the plurality of account entities,
  - and wherein at least one of the plurality of account entities establishes a foreign key relationship with at least one of the plurality of customer entities;
  - providing an account level underwriting decision at an account level based upon data related to the plurality of participants assigned to the first account; and
  - displaying data related to the account level underwriting decision.

2. (Currently Amended) The method of claim 1, further comprising: providing a participant level underwriting decision for each participant separately, based upon data related to the plurality of participants assigned to the first account.

3. (Currently Amended) The method of claim 1, further comprising: establishing a plurality of insurance policies for a participant of the plurality of participants, based upon data related to the plurality of participants assigned to the first account.

4. (Currently Amended) The method of claim 1, wherein providing account level underwriting decision at an account level comprises providing an account level underwriting decision based upon business rules for an account.

5. (Currently Amended) The method of claim 4, wherein providing account level underwriting decisions at an account level comprises providing at least one account level underwriting decision based upon all insurance policies of the plurality of participants of the first account, wherein all insurance policies of the first account comprise ~~the~~ a plurality of insurance policies for each of the plurality of participants, wherein at least one of the plurality of insurance policies is of the second account.

6. (Currently Amended) A method of managing an underwriting account for an insurance policy, the method comprising:

establishing a plurality of participants, wherein a customer assigned to an account represents a participant;

assigning each participant of the plurality of participants to ~~an~~ a first account;

assigning at least one of the plurality of participants also to a second account;

storing data related to the plurality of participants, and the first account and the second account in a database comprising a data structure, said data structure comprising a customer entity class and an account entity class.

wherein a the customer entity class includes a customer involvement entity class that comprises a plurality of customer involvement entities,

wherein the account entity class includes an account involvement entity class that comprises a plurality of account involvement entities,

wherein the at least one of the plurality of customer involvement entities establishes a foreign key relationship with at least two of the plurality of customer entities,

wherein at least one of the plurality of account involvement entities establishes a foreign key relationship with at least one of the plurality of customer entities and at least one of the plurality of account entities,

wherein the plurality of customer involvement entities that store data related to the plurality of participants, and

~~at least one of the plurality of customer involvement entities establishes a foreign key relationship with at least two of a plurality of customer entities of the customer entity class, wherein an account entity class includes an account involvement entity class that comprises a plurality of account involvement entities that~~

wherein the plurality of account involvement entities store data related to the first account and a second account plurality of other accounts, and

~~wherein at least one of the plurality of account involvement entities establishes a foreign key relationship with at least one of the plurality of customer entities and at least one of the plurality of account entities;~~

establishing business rules at an account level;

providing an underwriting decision for an account based upon the business rule;

and

displaying the data related to the underwriting decision.

7. (Currently Amended) The method of claim 6, further comprising:  
determining potential risk exposure of the first account at a participant level.

8. (Currently Amended) The method of claim 6, wherein establishing a plurality of participants comprises establishing at least one of the plurality of participants having a participant comprising a plurality of business lines.

9. (Currently Amended) The method of claim 6, wherein establishing a plurality of participants comprises establishing ~~a plurality of participants wherein~~ at least one ~~of the plurality of participants~~ participant has having a plurality of insurance policies.

10. (Currently Amended) The method of claim 6, wherein providing an underwriting decision for an account further comprises providing an underwriting decision based upon a the plurality of participants assigned to the first account.

11-20. (Canceled)

21. (Currently Amended) The method of claim 9, further comprising determining potential risk exposure of the first account based on a first potential risk exposure and a second potential risk exposure for a first business line and a second business line, respectively, wherein the at least one participant having a plurality of insurance policies ~~comprises~~ has a plurality of business lines including the first business line.

22. (Previously Presented) The method of claim 21, wherein the plurality of insurance policies of the one participant having a plurality of insurance policies does not include a policy for the first business line.

23. (Currently Amended) The method of claim 21, further comprising:  
identifying at least one of the plurality of participants assigned to the first account as a former participant of a second account, wherein the former participant of the second account is no longer assigned to the second account, and wherein the ~~at least one of the~~

~~plurality of participants identified as a former participant of the second account comprises~~  
has the second business line.

24. (Currently Amended) The method of claim 23, wherein providing an underwriting decision for an account further comprises providing an underwriting decision based upon the plurality of participants and a former participant of the first account who is no longer assigned to the first account.

25. (New) The method of claim 1, wherein the foreign key relationships with at least one of the plurality of account entities and with at least one of the plurality of customer entities are used to retrieve data to provide an account level underwriting decision at an account level for the first account based upon data related to the plurality of participants assigned to the first account, the at least one of the plurality of participants also assigned to the second account, and the first and second accounts.